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ABSTRACT

Created to assist minority engineering students in locating adequate funding to finance a college education, this publication contains information students need to file for federal and state financial aid, to obtain and submit applications to college financial aid offices, to become aware of specific opportunities that exist for minorities and engineering students, and to identify other funding resources. An introductory section stresses that success in obtaining financial aid is a combination of having the right information and the right "attitude" (reflecting the traits of aggressiveness, timeliness, tenacity, inquisitiveness, thoroughness, understanding, deliberativeness, and efficiency). Separate sections describe eligibility criteria to qualify for federal financial aid, how to equate demonstrated financial need, the application process, and differences between types of financial aid (grants, scholarships, work-study programs, and loans). A financial aid checklist is provided to keep track of application forms, application deadlines, dates forms were to be mailed, and responses. Other sections contain a directory of state financial aid and Guaranteed Student Loan offices; a listing of 27 undergraduate and 11 graduate private scholarships and fellowship programs for minorities in engineering with their requirements and contact addresses; and 16 sources of additional information about applying for financial aid. (NEC)

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NACME

Financial Aid Unscrambled:

A Guide for Minority Engineering Students

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Scholarships

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Where

Grants

How To?

Loans

Where

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Why?

Grants

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About NACME

NACME is the National Action Council for Minorities in Engineering, Inc., a non-profit organization founded to act as catalyst in the minority engineering education effort. This movement, started more than a decade ago by companies, educators, professional societies and minority organizations, strives to increase the number of underrepresented minorities who graduate from accredited engineering schools.

NACME plays a key role in this effort by initiating, facilitating and developing both programs and services that make it possible for a growing pool of Blacks, Mexican Americans, Puerto Ricans and American Indians to earn baccalaureate degrees in engineering.

As an enabling organization, NACME achieves its goals in a variety of ways. Its Incentive Grants Program is the nation's largest privately supported scholarship fund for minorities in engineering. Its Field Services Program supports local and regional organizations with grant monies and with technical assistance in establishing and strengthening precollege and university programs. And NACME's active research and publications programs make vital information available to students, parents, educators and corporate supporters.

Acknowledgements

NACME gratefully acknowledges Dr. Dallas Martin, executive director, National Association of Student Financial Aid Administrators and Joan Holland, NASFAA's director of program and government affairs; Cheryl A. Alston; Dr. Richard E. Pesqueira, executive director, Western Regional Office of The College Board; Dr. Esteban Soriano, vice president, Educational Resources, Inc.; Bill Bowers, publisher, NSBE Journal; and NACME's Ronni Denes, director of communications, Arthur Poole, director of field service programs, and Esther Ruiz, field service and research associate, for their participation in creating *Financial Aid Unscrambled*.

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Engineering in Perspective

You've decided to go to college and major in engineering. It's an excellent choice. Professional engineers enjoy the rewards of important, responsible positions and are challenged daily to use their creativity and their knowledge. What's more, engineers are in demand world-wide; free to go most anywhere they have a mind to. Engineers are well-paid, highly respected, and often have the satisfaction of knowing their work is of genuine service to humanity. So, assuming you've got real aptitude and lots of motivation, engineering offers every promise of being an outstanding career for you.

Financing Your Future

It's been said that nothing really worth having is easily won, and a degree in engineering is no exception. Engineering programs are known to be rigorous, demanding and often expensive. NACME created *Financial Aid Unscrambled* to assist minority engineering students in locating adequate funding to finance a college education. With the proper resources, you'll be free to concentrate on academic problems exclusively.

Success = Information + Attitude

According to Drs. Richard E. Pesqueira and Esteban Soriano, the applicants who are most successful in obtaining financial aid have two things in common: Attitude and Information.* This book contains the information you need to file for federal and state financial aid, to obtain and submit applications to college financial aid offices, to make you aware of some of the specific opportunities that exist for minorities and engineering students, and to lead you toward other resources in your search for funds. The proper attitude, however, has to come from you.

Pesqueira and Soriano's Winning Financial Aid Attitude

A = **Aggressive**
T = **Timely**
T = **Tenacious**
I = **Inquisitive**
T = **Thorough**
U = **Understanding**
D = **Deliberative**
E = **Efficient**

Aggressive. Successful applicants for financial aid will be aggressive in their quest for information about such assistance. They will ask questions of their counselors, of outreach personnel, and others about financial aid. They will apply to as many assistance programs as possible.

Timely. You cannot be considered for financial aid if you don't apply. And your application will generally not receive full consideration if you don't apply on time. Deadlines are "deadly." A successful applicant submits all application information by the requested deadline.

Tenacious. A successful candidate is neither afraid nor embarrassed to ask for help. If you want special consideration or more extensive information, ask. If you are still unclear or unsure, ask again. The burden of filling out and submitting an application rests on you. You should be unrelenting in your quest for obtaining the information necessary to do things correctly and completely.

Success = Information + Attitude

*"Financial Aid—Financial Attitude," *NSBE Journal*, Vol. 1, No. 2, (December 1985/January 1986), 58-65.

Inquisitive. An astute applicant will check on every available source of financial assistance. Ask anyone you can about loans, scholarships, fellowships, work study, grants, etc. Check out financial aid reference material at the library. Ask your church or club or union if they have special scholarships. In short, inquire about all possible assistance programs.

Thorough. Much of the screening to determine initial eligibility for financial aid is done by formula and is based on the information provided on your financial aid application form. An unsuccessful applicant will not be thorough and will leave out vital information. Such gaps in data will generally affect the eligibility formula in a negative manner. Make sure to fill out all forms, send in all requested information, and do not overlook required steps.

Understanding. Successful applicants will make sure they understand the process of financial aid. They will know which steps are inflexible and what points are negotiable. Those who understand the process are in a better position to make that process work to their benefit.

Deliberative. Successful recipients of financial aid awards are willing to deliberate and negotiate their financial aid package. They will make known their preferred package, e.g., more grant and less loan, or more loan and less work study, etc. Assert your preferences by bargaining for a package that is best for your academic needs.

Efficient. Above all else, a successful applicant keeps records and has an efficient filing system. Keep copies of all submissions. Fill out checklists of items submitted and deadlines for those bits of information still outstanding. Know when and to whom you mailed applications and information. Keeping track of all information allows you to stay on track with your application.

Use Every Resource At Your Disposal

The attitude scale places a special emphasis on getting help—and with good reason. Navigating through college admissions and financial aid applications procedures can be tedious and frustrating. You can make the process easier and more efficient by taking advantage of the network of resources that exists to help you.

The person to consult with first is your high school guidance counselor who's been through the process many times before. You can also get information, counseling, and materials from university and community-based Minority Engineering Programs, which are known as MEPs. MEPs offer a variety of special services to targeted minority groups, and will assist students at all levels to seek out and apply for financial assistance.

If you don't have access to an MEP, counseling may be obtainable through campus affirmative action or minority opportunity programs. And don't neglect to tap the expertise available in the financial aid offices of the colleges to which you are applying. Financial aid officers are the ultimate source of information regarding the specific dollars available at a particular institution.

Beyond the personal connection, there is a wealth of data to be found in scholarship source books. Many of the best of these are listed in the reference section of this handbook and should be on the shelves of your local public library, college library or school guidance counselor's office.

Where

Who is Eligible?

Much of the financial aid money available through colleges and universities is based upon a student's eligibility to receive federal financial aid. To qualify you must meet the following criteria:

- be a U.S. citizen or eligible resident non-citizen;
- be registered for the draft (if you are male) in accordance with the Selective Service Law;
- be attending, or about to attend, a college participating in one or more federal financial aid programs;
- be enrolled at least half-time (6 credit hours);
- be working toward a degree or certificate;
- be making satisfactory academic progress (as defined by the college); and
- have a demonstrated financial need.

If the cost of college attendance is greater than the amount you and your family can afford to pay, you can use the financial aid equation to demonstrate need.

The Financial Aid Equation

Essentially, how much aid you're entitled to is based on a simple equation:

the total annual cost of the school you attend
-the amount you and your family can contribute yearly

= your demonstrated financial need

The difference between how much you can afford and how much you will actually have to spend is the amount you are eligible to receive in financial aid. In concept it seems straightforward enough. However, each of the elements in the equation is made up of many parts, all of which must be carefully evaluated.

Cost of Attendance

The first element in the financial aid equation, the total annual cost of the school you attend, includes expenses which will vary depending on what school you go to and how you choose to live. Student expenses fall into two categories:

Educational Expenses	Living Expenses
Tuition	Housing
Fees	Food
Books	Travel
Supplies	Clothing
Study Materials (drafting equipment, calculators, computer)	Health Care
	Recreation
	Miscellaneous (telephone, laundry, etc.)

Differences in tuition account for the greatest variation in cost from one college to the next. Living expenses are the second largest factor to consider. It will cost you more, for example, to live in a dormitory than at home with your parents, and more still to live in an apartment by yourself.

The college catalog of each institution you consider will list the tuition and fees for attendance. For a more complete cost breakdown, contact the school's financial aid office which will provide you with a *student expense budget*. This is an itemized outline of living and educational expenses at a specific institution.

How Much Can You Contribute?

To create an equitable system for determining how much students and their families can contribute annually, an evaluation process was developed that takes into account a family's income as well as its yearly expenses. This "uniform methodology" is used to analyze financial data which you and your parents supply on a form that is very much like a federal income tax return. Two main organizations provide and process these basic financial aid forms: the College Scholarship Service (CSS), and the American College Testing Service (ACT).

Self-Help

The result of this evaluation yields an approximate dollar figure which is called the Estimated Family Contribution (EFC), otherwise known as "self-help."

In general, parents are responsible for the lion's share of this sum, but students too are expected to contribute something toward their own support, either from savings, summer employment, or other resources. Student contributions are usually in the range of $700-$900 per year.

Determining the level of self-help is critical to the financial aid process because the EFC represents the only constant in the financial aid equation. This is the approximate amount you and your family will be expected to provide each year, no matter what college you attend, or what living arrangements you choose to make.

Demonstrated Financial Need

Each college financial aid officer who receives your report from the College Scholarship Service or the American College Testing Service will subtract your EFC from the school's *student expense budget*. The resulting figure is your demonstrated financial need at that particular institution. Financial aid officers will try to offer you enough monetary assistance from the means they have available to meet your need.

It might be logical, if you have limited personal funds, to assume that you should choose among the less expensive schools. Logical, but not true. Students are generally advised to apply to college without too much regard for cost because financial aid increases in direct proportion to need. Therefore, the increased need created by higher tuition equals increased aid in the financial aid equation.

Your expected level of self-help, the EFC, never varies in relation to cost. What does vary—sometimes dramatically—is the type of financial aid you are offered. This is explained fully under the heading, FINANCIAL AID PACKAGES.

Where

Forms, Forms, Forms

A decision to apply for financial aid is a commitment to filling out forms. For most students there will be a minimum of three: the form you submit to the college itself; the form you submit to establish financial need (the Financial Aid Form—FAF—from the College Scholarship Service or the Family Financial Statement—FFS—from the American College Testing Service); and a third form that many states require of students seeking state aid. Any private scholarship that you apply for will probably entail an additional form.

The College Financial Aid Application Form

Each college you apply to will have its own financial aid application form. These are always separate and different from admissions applications, and must be completed in addition to the FAF or FFS forms. College financial aid applications should be submitted with your application for admission. The earlier you file, the more likely you are to get the results of your financial aid application at the same time as your college acceptance.

The FAF and FFS Forms

The Financial Aid Form (FAF) provided by CSS and the Family Financial Statement (FFS) provided by ACT serve to evaluate your ability to provide self-help and establish your eligibility for federal and state financial assistance programs. CSS and ACT use the same "uniform methodology" to review applicants' financial data, so it makes no difference whose form you use. One of these basic applications will be available in your high school counseling office or may be obtained through any college financial aid office.*

The information requested is similar to that required for federal income taxes. In fact, using your family's current tax statement is the most efficient way to fill out your FAF or FFS. The form breaks down assets and expenditures, including such variables as family income, the number of children in your family, and the number currently attending college.

The FAF and FFS both provide spaces in which you must indicate the names and codes of the colleges and programs that you wish to receive copies of your financial aid evaluation. An error in code number can jeopardize your acceptance at the college of your choice so be sure to double-check your work. The number of schools that you indicate will determine the amount of the processing fee that must accompany your completed form. Forms submitted without the required fee will be returned to you unprocessed.

If the fee is a genuine hardship, speak to your guidance counselor about the possibility of having it waived. Counselors only have a small number of fee waivers available so you absolutely must make your request early.

Make sure to mark the box that gives the processing agency permission to send information to the U.S. Department of Education. This will be done at no additional cost and will assure that you can be considered for federal and state sponsored assistance such as the Pell Grant, Supplemental Educational Opportunity Grant, College Work-Study, National Direct Student Loan, or Guaranteed Student Loan Programs. Each of these is described in detail under the heading, TYPES OF AID.

While applications deadlines are subject to change from year to year, FAF and FFS forms are generally available in January for the academic year beginning the following fall and should be filed as soon as possible. Should you happen to obtain a form earlier, be aware that if you are applying for a Pell Grant, your FAF or FFS form *may not* be dated before January 1 of the same year in which you will begin college.

Grants

*California is an exception to the rule. Students there fill out a modified version of the FAF form, called "SAAC" (which has a supplementary state aid form attached), and submit it directly to the California College Board.

The State Aid Application

Many states offer additional, state-initiated aid for which you will have to file a separate application form.** Requirements and filing deadlines differ from state to state as does the applications process. Your three best sources of information and applications for these programs are your high school guidance counselor, college financial aid offices, and the state aid offices themselves. This book contains a full listing of state offices complete with addresses and telephone numbers. You'll find your state listed in alphabetical order under the heading: DIRECTORY OF STATE FINANCIAL AID AND GUARANTEED STUDENT LOAN (GSL) OFFICES.

What Happens Next?

It will take approximately six weeks for your financial data to be processed, after which you will receive a student copy of the information you submitted. Check the information carefully. If there are any errors, correct them on the form and return it immediately to the processing center. Any delay will slow down receipt of your financial aid evaluation at the colleges of your choice.

Colleges may then contact you requesting more information. One thing that is often required is a copy of your family's current income tax return. During the years that you are applying for financial aid, encourage your parents to complete these federal forms early so that you can make them available when necessary. Once a school has all the documentation it needs, you will receive, with your letter of acceptance (or soon thereafter), an award letter. Each award letter will inform you of the amount and type of financial aid which that school will provide, should you decide to attend.

When

The Financial Aid Package

Financial aid doesn't come in lump sums of cash, but rather in what is commonly referred to as a "package." Every financial aid package is tailored to meet the needs of a specific student at a particular school. If you qualify for financial aid, therefore, a different package will be offered to you by each accepting school. Although they will contain different types of aid in varying proportions, each package will aim at equaling the difference between what you can afford (your EFC) and what it will actually cost for you to go to that school.

For example: if the total annual cost of attending a given school is:	$10,000
and you can pay only:	$ 2,000
the package offered should be approximately:	$ 8,000
On the other hand: if the total annual cost of attendance is:	$ 5,000
and you can pay only:	$ 2,000
the package offered should be approximately:	$ 3,000

In general, larger packages reflect higher tuition costs, and do not provide more expense money for students. What's more, bigger is not necessarily better when it comes to financial aid awards. You will better understand and be better able to evaluate the packages that might be offered to you once you are familiar with the types of financial aid that go into them.

Types of Financial Aid

There are four basic types of financial assistance:

1. Grants
2. Scholarships
3. Work-Study Programs
4. Loans

Grants and scholarships are known as "gift aid," because the money is given free and clear. Aid from the work-study program is in the form of payment for hours worked. And academic loans are long-term, low interest loans that students must repay following graduation.

**In California only, the supplement to the SAAC form is all that is required.

Grants

Grants and Scholarships

In general, grants are awarded on the basis of need, scholarships in recognition of achievement. In both cases, awards range from small sums to stipends that cover tuition and room and board. Funds come from a wide variety of sources; some are financed by individuals or organizations, some by colleges, others by federal, state or local governments.

If you are qualified and apply in good time, you will almost certainly receive some publicly-supported gift aid as part of your financial aid package. It is in your power to increase that gift aid by exploring all available possibilities.

Information on campus-based grants and scholarships is readily available in college catalogs. Information on publicly funded resources can be obtained through high school counselors and college financial aid offices. It takes more effort and more initiative to locate funds administered by private sources.

This book contains a representative list of private funds targeted to minority students who are pursuing engineering degrees. But this is just the tip of the iceberg. There are scholarships available to students who belong to certain religious organizations, who live in certain neighborhoods, whose parents work for certain employers, or who are willing to make certain after-college commitments. For comprehensive lists and up-to-date information, the place to go is your school library, or local public library.

Use publications, such as those listed under the heading FOR MORE INFORMATION, which are designed to help students identify sources of private aid. Keep in mind, however, that the eligibility criteria for grants and scholarships tend to be very restrictive, so read all the fine print to determine if you're qualified before applying.

At the same time, keep in mind that, unlike public money, there is an annual surplus of private funds—thousands of dollars that are unused each year, merely because students were unaware that they were available. Do your best to locate the information, and if you think you might be eligible for any grant or scholarship—apply. As a general rule, *when in doubt, fill it out* is the best policy.

Federally-Funded Grants

The Pell Grant

The foundation of all financial aid packages is the federally-funded Pell Grant. It is the first form of student aid awarded, if you meet the eligibility criteria, and is based on need alone. Pell awards range from $200-$2,100 per year, depending on family financial resources, cost of attendance, and the number of hours enrolled.

By checking the appropriate box on your FAF or FFS form, you automatically apply for a Pell Grant and need not submit any additional application. Students who wish to apply for a Pell Grant ONLY may submit a Federal Aid Application instead. This is available through your high school counselor or college financial aid office.

The result of your Pell evaluation, called the Student Aid Report (SAR), will be mailed to you directly. It is up to each student to submit it to their college financial aid office. The SAR indicates whether or not a student has qualified for a Pell Grant, and, if so, the approximate range of the award. The exact amount of Pell awards is determined by individual colleges.

For more information, write:
PELL
Box 84
Washington, D.C. 20044
(301) 984-4070

Scholarships

Supplemental Educational Opportunity Grant (SEOG)

Students with significant financial need are likely to receive an SEOG award, provided they meet the basic federal criteria. SEOG awards range from $200-$2,000 per year, depending on need. No additional form is necessary to apply for this grant.

Work-Study Programs

Part of your federal financial aid award may come in the form of payment for on-campus (or, less frequently, community-located) work. Full-time students typically work fifteen—but no more than twenty—hours a week, with the option to work up to forty hours during semester and quarter breaks. This is because studies indicate that students do best academically when they work an average of fifteen hours per week. Depending on your skills and class schedule, you might work in the cafeteria, or in an office, or as a tutor. If you agree to a work-study commitment, your salary would be no less than the prevailing minimum wage, and would most likely be used to help cover living expenses.

The College Work-Study program should not be confused with the Cooperative Education Program, which converts work into college credits. However, enterprising students have been known to combine the two, earning credit while at the same time getting paid for it.

Loans

The ideal financial aid package would consist entirely of grants; the worst possible package would be full of nothing but loans; the financial aid package you ultimately get is almost sure to contain some of both.

As a prospective engineering major you stand a better chance than most of getting funded. Because their skills are in great demand, engineers' salaries, even for entry-level jobs, are excellent. Engineering students, therefore, make good credit risks: once they graduate they'll get good jobs and be able to pay off their debts.

There are two primary sources of student loans. One is colleges themselves, some of which have the resources to loan students money at low interest rates. The other is a consortium of local lending institutions and state and federal governments which together administer two student programs. These are known as the National Direct Student Loan program (NDSL), and the Guaranteed Student Loan program (GSL).

Any loan money in your financial aid package will come from NDSL first of all. The limit on these loans, however, is up to $3,000 in your first two college years combined, and up to $6,000 for your entire undergraduate career. That works out to about $1,500 per year. If you need to borrow more than that, you will have to turn to the second source—namely, the GSL.

Compared to any standard loan you might get (assuming you could get one, which is doubtful) both programs offer excellent loans. NDSL loans have a slightly lower interest rate (5 percent as opposed to 8 percent for GSL), and a fixed repayment schedule of up to 10 years. GSL schedules fluctuate depending on the lending institution—some are for as many as 10 years, none are for fewer than 5 (shorter term loans save money in the long run, of course, but the monthly installments can be high).

Repayment of NDSL loans begins 6 months after a student graduates or is no longer enrolled in at least 6 credit hours, but may be deferred if the student returns to school at least half-time. Also, portions of this type of loan may be cancelled for certain forms of employment, or deferred if students enter military service, VISTA or the Peace Corps.

Where

The maximum a student may borrow under the GSL program is $2,500 per year, or a total of $12,500 for the undergraduate enrollment period. Repayment commences 6 months after a student graduates or is no longer enrolled in at least 6 credit hours. GSL loans are regulated and guaranteed against default by the federal government.

The NDSL loan application is the same as the college financial aid form (the form you submit along with your application for admission). Your college financial aid office will assist you in applying for a GSL loan, should you need one, through an appropriate local bank, credit union, or other lending institution. Although GSL loans are administered by private lenders, applications must be submitted to college financial aid offices for certification.

Recent research shows that many students do not fully understand exactly how much money they will have to repay as a result of their student loans. Make it a point to ask the financial aid officer at the college you accept to explain your loan obligation. This has become so important a part of financial aid counseling that many schools now have computer software from the Educational Testing Service that can calculate your monthly loan repayment as a percent of your future income.

Evaluating Your Financial Aid Package

To be effective, a financial aid package should free you from money problems so you can concentrate exclusively on academics. That doesn't necessarily mean, however, that every package automatically achieves this goal. In fact, studies show that more financially disadvantaged students drop out of college than any other group, and the reason most often cited for their doing so is inadequate financial assistance.

Evaluating a financial aid award can be difficult because there are no absolutes: a package that might be good for someone else could prove inappropriate for you. By relying too heavily on work-study, for example, you might fall behind academically. If you need more study time, consider working fewer hours and making up the difference with a loan. At the same time, you have to weigh the merits of a loan against the amount of future debt that you are willing to incur.

If after analyzing a prospective package you decide that it involves more risks than benefits, or that it's inconsistent with your academic or personal needs, you and your parents should arrange to meet with a college financial aid officer, and try to negotiate a package that will serve you more effectively. In such negotiations it may be helpful to remember that your interests and those of the institution are one and the same: that you can pay for your education while maintaining the grades to graduate.

Keeping Records

It is imperative that you make copies of all applications and develop an efficient filing system for the information you collect. Make it your policy to file everything immediately, and then go through your files periodically to keep them up to date. Keep track of all submissions, noting on the file copies where and when each one was sent. Don't forget that if your efforts are successful, *you will be repeating the application process every year that you are in college*. So, make an all-out effort to be organized.

Qualified students whose applications are denied may reapply for assistance the following year. Students may also reapply if a change in their financial status warrants it. If you *receive* financial aid, remember that you are *required* to reapply each year, if you want your financial aid to continue.

Invest in Yourself

Everyone involved in the financial aid process, from your high school guidance counselor to your college admissions officer, recognizes that the process you are going through is tedious and cumbersome. They also know that if you use the process to your advantage, you will finance not only an education, but your ticket to an extraordinary career. Make sure you do everything you need to do—on time and as carefully as you possibly can. Think of it as an investment in yourself, which it most certainly is.

Financial Aid Checklist

Submitting all necessary forms before the deadline can make a difference of thousands of dollars in your financial aid package. Use this page (or a photocopy) to keep track of your application forms.

1. College Financial Aid Forms

Complete one line for each college applied to. Under the column headed Responses/Remarks, list requests for more information and your date of reply, conversations with the financial aid officer or other pertinent information.

College	Date Application Mailed	Date Financial Aid Form Mailed	Responses/Remarks

2. Form to Establish Financial Need

Choose one form to submit:

☐ Financial Aid Form (FAF) from the College Scholarship Service

☐ Family Financial Statement (FFS) from the American College Testing Service

Date Mailed _____ (Target: as soon as possible after January 1 of the same year you expect to begin college.)

If you require a fee waiver, date of request to your guidance counselor _____ (Target: well before the January 1 submission date.)

Did you:

Check the box giving permission to send information to the U.S. Department of Education?	☐ Yes	☐ No
Double-check the codes of the schools that should receive your records?	☐ Yes	☐ No
Enclose payment of the fee or your fee waiver?	☐ Yes	☐ No
Make a photocopy to work from next year?	☐ Yes	☐ No

3. Application for State Aid

Application Deadline _____ Date Your Application Mailed _____

Responses/Remarks

_____

_____

_____

4. Other Scholarships/Grants Applied For

Source	Application Deadline	Date Your Application Mailed	Responses/Remarks

Directory of State Financial Aid and Guaranteed Student Loan (GSL) Offices

Alabama
Alabama Commission on Higher Education
1 Court Square, Suite 221
Montgomery, Alabama 36197
GSL and State Aid:
(205) 269-2700

Alaska
Alaska Commission on Postsecondary Education
400 Willoughby Avenue
Pouch FP
Juneau, Alaska 99811
GSL and State Aid:
(907) 465-2800

Arizona
GSL: Arizona Educational Loan Program
2600 North Central Avenue
Suite 621
Phoenix, Arizona 85004
(800) 253-3033 (AZ students only) (602) 252-5793 (all others)

State Aid:
Commission on Postsecondary Education
1645 West Jefferson
Suite 127
Phoenix, Arizona 85007
(602) 255-3109

Arkansas
GSL: Student Loan Guarantee Foundation of Arkansas
219 South Victory
Little Rock, Arkansas 72201
(501) 371-2634

State Aid: Department of Higher Education
1301 West 7th Street
Little Rock, Arkansas 72201
(501) 371-1441, Ext. 56

California
California Student Aid Commission
1410 Fifth Street
Sacramento, California 95814
GSL: (916) 323-0435
State Aid: (916) 445-0880

Colorado
GSL: Colorado Guaranteed Student Loan Program
1990 Grant, Suite 500
North Glenn, Colorado 80233
(303) 450-9333

State Aid:
Colorado Commission on Higher Education
1300 Broadway, 2nd Floor
Denver, Colorado 80203
(303) 866-2723

Connecticut
GSL: Connecticut Student Loan Foundation
25 Pratt Street
Hartford, Connecticut 06103
(203) 547-1510

State Aid:
Connecticut Department of Higher Education
61 Woodland Street
Hartford, Connecticut 06105
(203) 566-2618

Delaware
GSL: Delaware Higher Education Loan Program
c/o Brandywine College
P.O. Box 7139
Wilmington, Delaware 19803
(302) 478-3000

State Aid:
Delaware Postsecondary Education Commission
Carvel State Office Building
820 North French Street,
4th Floor
Wilmington, Delaware 19801
(302) 571-3240

District of Columbia
GSL: Higher Education Loan Program of Washington, D.C.
1030 15th Street, N.W.
Suite 1050
Washington, D.C. 20005
(202) 289-4500

State Aid:
Office of Postsecondary Education Research and Assistance
D.C. Department of Human Services
1331 H Street, N.W.
Suite 600
Washington, D.C. 20005
(202) 727-3688

Florida
The Office of Student Financial Assistance
Florida Department of Education
Knott Building
Tallahassee, Florida 32301
GSL and State Aid:
(904) 488-4095

Georgia
Student Finance Commission of Georgia
2082 East Exchange Place
Suite 200
Tucker, Georgia 30084
GSL: (404) 493-5468
State Aid: (404) 493-5451

Hawaii
GSL: Hawaii Education Loan Program
1314 South King Street
Suite 962
Honolulu, Hawaii 96814
(808) 536-3731

State Aid:
State Postsecondary Education Commission
209 Bachman Hall
University of Hawaii
2444 Dole Street
Honolulu, Hawaii 96822
(808) 948-8213

Idaho
GSL: Student Loan Fund of Idaho, Inc.
Processing Center
P.O. Box 730
Fruitland, Idaho 83619
(208) 452-4058

State Aid:
Office of State Board of Education
650 West State Street
Room 307
Boise, Idaho 83720
(208) 334-2270

Illinois
Illinois State Scholarship Commission
106 Wilmot Road
Deerfield, Illinois 60015
(312) 945-7040
State Aid: (312) 948-8550

Indiana
State Student Assistance Commission of Indiana
964 North Pennsylvania Avenue
Indianapolis, Indiana 46204
GSL: (317) 232-2366
State Aid: (317) 232-2351

Iowa
Iowa College Aid Commission
201 Jewett Building
9th and Grand Avenue
Des Moines, Iowa 50309
GSL: (515) 281-4890
State Aid: (515) 281-3501

Kansas
GSL: Higher Education Assistance Foundation
6800 College Blvd.
Suite 600
Overland Park, Kansas 66211
(913) 345-1300

State Aid:
Board of Regents
Suite 609, Capitol Tower
400 W. 8th
Topeka, Kansas 66603
(913) 296-3517

Kentucky
Kentucky Higher Education Assistance Authority
1050 U.S. 127 South
West Frankfort
Office Complex
Frankfort, Kentucky 66603
GSL and State Aid:
(502) 564-7990

Louisiana
Governor's Special Commission on Education and Services
P.O. Box 44127
Capitol Station
Baton Rouge, Louisiana 70804

Maine
Maine Department of Educational and Cultural Services
Division of Higher Education
State House Station 119
Augusta, Maine 04333
GSL and State Aid:
(207) 289-2183

Maryland
GSL: Maryland Higher Educational Loan Corporation
2100 Guilford Avenue,
3rd Floor
Baltimore, Maryland 21218
(301) 659-6555

State Aid:
Maryland State Scholarship Board
2100 Guilford Avenue,
2nd Floor
Baltimore, Maryland 21218
(301) 659-6420

Massachusetts
GSL: Massachusetts Higher Education Assistance Corporation
330 Stuart Street
Boston, Massachusetts 02116
(617) 426-9796

State Aid:
Massachusetts Board of Regents of Higher Education
Scholarship Office
330 Stuart Street
Boston, Massachusetts 02116
(617) 727-9420

Michigan
GSL: Michigan Department of Education
Guaranteed Student Loan Program
Box 30047
Lansing, Michigan 48909
(517) 373-0760

State Aid:
Michigan Department of Education
P.O. Box 30008
Lansing, Michigan 48909
(517) 373-0760

Minnesota
GSL: Higher Education Assistance Foundation
East 7th Street, Suite 500
St. Paul, Minnesota 55101
(612) 227-7661

State Aid:
Minnesota Higher Education Coordinating Board
Capitol Square, Suite 400
550 Cedar Street
St. Paul, Minnesota 55101
(612) 296-3974

Mississippi
GSL: Mississippi Guarantee Student Loan Agency
3825 Ridgewood Road
P.O. Box 342
Jackson, Mississippi
39205-2336
(601) 982-6663

State Aid:
Mississippi Postsecondary Education Financial Assistance Board
P.O. Box 2336
Jackson, Mississippi
39205-2336
(601) 982-6663

Missouri
Coordinating Board for Higher Education
P.O. Box 1438
Jefferson City, Missouri 65102
GSL and State Aid:
(314) 751-3940

Montana
Montana University System
33 South Last Chance Gulch
Helena, Montana 59620
GSL: (406) 444-6594
State Aid: (406) 444-6570

Nebraska
GSL: Higher Education Assistance Foundation
Cornhusker Bank Building
11th & Cornhusker Highway
Suite 304
Lincoln, Nebraska 68521
(402) 476-9129

State Aid:
Nebraska Coordinating Commission for Postsecondary Education
P.O. Box 95005
Lincoln, Nebraska 68509
(402) 471-2847

Nevada
GSL: Nevada State Department of Education
400 West King Street
Carson City, Nevada 89710
(702) 885-5914

State Aid:
Financial Aid Office
University of Nevada, Reno
Room 200 TSSC
Reno, Nevada 89557
(702) 784-4666

New Hampshire
GSL: New Hampshire Higher Education Assistance Foundation
P.O. Box 877
Concord, New Hampshire 03301
(603) 225-6612

State Aid:
New Hampshire Postsecondary Education Commission
61 South Spring Street
Concord, New Hampshire 03301
(603) 271-2555

New Jersey
GSL: New Jersey Higher Education Assistance Authority
C.N. 543
Trenton, New Jersey 08625
(609) 292-3906

State Aid:
Department of Higher Education
Office of Student Assistance
Quakerback Plaza, #4
C.N. 540
Trenton, New Jersey 08625
(800) 792-8670 (within NJ)
(609) 292-4646

New Mexico
GSL: New Mexico Educational Assistance Foundation
Box 27020
Albuquerque, New Mexico 37125-7020
(505) 345-3371

State Aid:
Board of Educational Finance
1068 Cerrillos Road
Santa Fe, New Mexico 87501-4295
(505) 827-8300

New York
New York State Higher Education Services Corporation
99 Washington Avenue
Albany, New York 12255
GSL: (518) 473-1574
State Aid: (518) 474-5642

North Carolina
North Carolina State Education Assistance Authority
P.O. Box 2688
Chapel Hill, North Carolina 27515
GSL and State Aid:
(919) 549-8614

North Dakota
GSL: Bank of North Dakota
Student Loan Department
700 Main Street East
Box No. 5509
Bismark, North Dakota 58502-5509
(701) 224-5656

State Aid:
North Dakota Student Financial Assistance Program
10th Floor, State Capitol
Bismark, North Dakota 58505-0154
(701) 224-4114

Ohio
GSL: Ohio Student Loan Commission
P.O. Box 16610
Columbus, Ohio 43266-0610
(614) 466-3091

State Aid:
Ohio Board of Regents
Student Assistance Office
3600 State Office Tower
30 East Broad Street
Columbus, Ohio 43215
(614) 466-7420

Oklahoma
Oklahoma State Regents for Higher Education
500 Education Building
State Capitol Complex
Oklahoma City, Oklahoma 73105
GSL and State Aid:
(405) 521-8262

Oregon
Oregon State Scholarship Commission
1445 Willamette Street, No. 9
Eugene, Oregon 97401
1-(800) 452-8807 (within OR)
GSL: (503) 686-3200
State Aid: (503) 686-4166

Pennsylvania
Pennsylvania Higher Education Assistance Agency
660 Boas Street
Harrisburg, Pennsylvania 17107
GSL: 1-(800) 692-7392 (within PA)
(717) 257-2860 (others)
State Aid: 1-(800) 692-7435 (within PA)
(717) 257-2500 (others)

Rhode Island
Rhode Island Higher Education Assistance Authority
274 Weybosset Street
Providence, Rhode Island 02903
GSL and State Aid:
(401) 277-2050

South Carolina
GSL: South Carolina Student Loan Corporation
Interstate Center, Suite 210
P.O. Box 21487
Columbia, South Carolina 29221
(803) 798-0916

State Aid:
Higher Education Tuition Grants Agency
411 Keenan Building,
Box 11638
Columbia, South Carolina 29211
(803) 758-7070

South Dakota
GSL: Education Assistance Corporation
115 First Avenue, S.W.
Aberdeen, South Dakota 57401
(605) 225-6423

State Aid:
Department of Educational and Cultural Affairs
Richard F. Kneip Building
700 N. Illinois Street
Pierre, South Dakota 57501
(605) 773-3134

Tennessee
Tennessee Student Assistance Corporation
B-3 Capitol Towers—Suite 9
Nashville, Tennessee 37219-5097
GSL and State Aid:
1-(800) 342-1663 (within TN)
(615) 741-1346

Texas
GSL: Texas Guaranteed Student Loan Corporation
P.O. Box 15996
Austin, Texas 78761
(512) 835-1900

State Aid:
Coordinating Board, Texas College and University System
P.O. Box 12788, Capitol Station
Austin, Texas 78711
(512) 475-8169

Utah
GSL: Loan Servicing Corporation of Utah
660 South 200 East
Salt Lake City, Utah 84111
(801) 363-9151

State Aid:
Utah State Board of Regents
3 Triad Center, Suite 550
Salt Lake City, Utah 84180-1205
(801) 538-5247

Vermont
Vermont Student
Assistance Corporation
Champlain Mill
P.O. Box 2000
Winooski, Vermont 05404
GSL and State Aid:
1-(800) 642-3177 (within VT)
(802) 655-9602

Virginia
GSL: State Education
Assistance Authority
6 North Sixth Street
Suite 300
Richmond, Virginia 23219
(804) 786-2035

State Aid:
State Council of Higher
Education for Virginia
James Monroe Building
101 N. 14th Street
Richmond, Virginia 23219
(804) 225-2141

Washington
GSL: Washington Student
Loan Guaranty Association
500 Colman Building
811 First Avenue
Seattle, Washington 98104
(206) 625-1030

State Aid:
Council for Postsecondary
Education
908 East Fifth Avenue
Olympia, Washington 98504
(206) 753-3571

West Virginia
GSL: Higher Education
Assistance Foundation
Higher Education Loan
Program of West Virginia, Inc.
P.O. Box 591
Charlestown, West Virginia
25322
(304) 345-7211

State Aid:
West Virginia Board of
Regents
P.O. Box 4007
Charlestown, West Virginia
25364
(304) 347-1211

Wisconsin
GSL: Wisconsin Higher
Education Corporation
137 East Wilson Street
Madison, Wisconsin 53703
(608) 266-2897

State Aid:
Wisconsin Higher Education
Aids Board
P.O. Box 7885
Madison, Wisconsin 53707
(608) 267-2206

Wyoming
GSL: Higher Education
Assistance Foundation
American National Bank
Building
20th Street at Capitol,
Suite 320
Cheyenne, Wyoming 82001
(307) 635-3259

State Aid:
Wyoming Community College
Commission
2310 Central Avenue
Barrett Building, 3rd Floor
Cheyenne, Wyoming 82002
(307) 777-7763

Listing of Private Grants and Scholarships

Undergraduate Scholarships

Program	Award	Requirements	Contact
American Association for Gifted Children/Mary Jane and Jerome Straka Scholarship Fund	Renewable scholarships of various amounts.	Open to high school seniors interested in pursuing math, science and economics degrees. Deadline: May 31	American Association for Gifted Children 15 Gramercy Park New York, NY 10003
Amoco Foundation Undergraduate Scholarship Program	$500-$1,250 per year, Not renewable. Awards made through participating schools.	Open to juniors and seniors who are Black Americans, American Indians, or Hispanic Americans pursuing full-time engineering studies or other sciences.	Amoco Foundation 200 East Randolph Drive Chicago, IL 60601 312-856-6306
A.T. Anderson Memorial Scholarship Program/ American Indian Science and Engineering Society (AISES)	$500-$1,000 scholarships; more than 40 awarded in 1985-86.	Open to AISES student members. Must be American Indian, one-fourth degree Indian blood or proof of tribal enrollment; full-time student majoring in science, math, engineering, computer science, or related field and attending a 2- or 4-year postsecondary institution leading to a four-year degree. Deadline: August 1	AISES Scholarship Committee 1310 College Avenue Suite 1220 Boulder, CO 80302 303-492-8658
AT&T Bell Laboratories Dual Degree Program	Full tuition, room and board, living stipend and travel expenses. 3 recipients annually.	Open to all minorities on the basis of academic achievement. Must maintain "B" average and be employed at a suitable AT&T Bell Labs location during summer. Students attend one of the Atlanta University Center Schools for a degree in physics, transferring for a B.S. degree in either computer science, electrical or mechanical engineering.	AT&T Bell Laboratories Room #1B207 Holmdel, NJ 07733 201-949-4037
AT&T Bell Laboratories Engineering Scholarships	4-year full scholarship covering tuition, room and board or living allowance. 10-20 recipients annually.	Open to Blacks, Hispanics, American Indians and women majoring in electrical and mechanical engineering, and computer science. Must maintain "B" average. Awards based on academic achievement. Deadline: February 1	AT&T Bell Laboratories Room #1B214 Holmdel, NJ 07733 201-949-4050
Bell and Howell Education Group Scholarships	Full tuition throughout undergraduate school.	Open to students majoring in electronic engineering or computer science. Must maintain 2.5 GPA. Awards based on undergraduate academic achievements, SAT scores, and student essays.	Bell and Howell Education Group, Inc. 2201 West Howard Street Evanston, IL 60202 800-323-4256 or 312-864-8850
Bureau of Indian Affairs Hughes Education Grant Program	Undergraduate grants and fellowships.	A grant is available to a person who is recognized by the Secretary of the Interior as a member of an Indian tribe who has at least one-fourth Indian blood, has been admitted for enrollment in an accredited institution of higher education, and has financial need. Application Period: January 1 to March 15	Higher Education Grant Program Bureau of Indian Affairs Main Interior Building 18th and C Streets, NW Washington, DC 20245 202-343-4871

Program	Award	Requirements	Contact
General Electric Foundation	Makes available a variety of awards through participating schools, the National Society of Black Engineers and the College Board.	Open to underrepresented minority students pursuing full-time engineering studies.	David Latham General Electric Foundation 3135 Easton Turnpike Fairfield, CT 06431
Hallie Q. Brown Scholarship Fund	Amount varies according to financial need; does not exceed $1,000 per year. Renewable. 20-25 awards yearly.	Open to all minority students. Must demonstrate financial need and be a U.S. citizen. Deadline: March 31	Hallie Q. Brown Scholarship Fund National Association of Colored Women's Clubs 5808 Sixteenth Street, NW Washington, DC 20011 202-726-2044
Herbert Lehman Education Fund	$1,000, renewable awarded to approximately 200 students yearly.	Open to Black Americans. Must demonstrate financial need. Preference given to students enrolled full-time in an accredited southern college or university. Must maintain good academic standing.	The Herbert Lehman Fund 99 Hudson Street, 16th floor New York, NY 10013 212-219-1900
Hughes Aircraft Bachelor of Science Scholarship	Pays all tuition costs and fees. Renewable. Approximately 10 recipients annually.	Open to undergraduate students who have completed two years in engineering or pre-engineering with a "B" average and plan to major in one of the following disciplines: aeroengineering, electrical engineering, mechanical engineering, computer science, applied mathematics or physics. Deadline: March 15	Hughes Aircraft Corporate Fellowship Program Hughes Aircraft Company P.O. Box 45066 Los Angeles, CA 90045-0066 213-568-6711
The Indian Fellowship Program	Tuition and living expenses.	Open to American Indians, Eskimos, Aleuts or other Alaskan Natives pursuing undergraduate or graduate degree programs in engineering.	The Indian Fellowship Program U.S. Department of Education Room 2161, FOB-6 400 Maryland Ave., SW Washington, DC 20202
Leopold Schepp Foundation Awards	$1,000 per year, renewable. 150 recipients annually.	Open to Black Americans, Hispanic Americans and American Indians who demonstrate financial need. Must have high scholastic achievement. Preference given to undergraduate students. High school seniors with exceptional ability may apply.	The Leopold Schepp Foundation Suite 1900 15 East 26 St. New York, NY 10010 212-889-9737
LULAC National Scholarship Fund	Merit and need based scholarships; Approximately 1,000 awarded annually.	Open to Hispanic and other minority students.	LULAC National Educational Service Centers 400 First Street NW, Suite 716 Washington, DC 20001 202-347-1652
NAACP/Agnes Jones Jackson Scholarship	$1,000 for undergraduate students, $2,000 for graduate students. Renewable. Over 25 scholarships awarded annually.	Must be an NAACP member for at least one year, under 25 years old and a U.S. citizen. Financial need required and a "C" plus average.	NAACP Education Department 4805 Mount Hope Drive Baltimore, MD 21215 301-358-8900

Program	Award	Requirements	Contact
NAACP/Roy Wilkins Educational Scholarship Program	Stipends of up to $1,000 per year	Open to minority students who demonstrate financial need. High school seniors, 1st and 2nd year college students may apply. Deadline: Early June	NAACP Youth and College Division 4805 Mount Hope Drive Baltimore, MD 21215 201-358-8900
NACME Incentive Grants Program (National Action Council for Minorities in Engineering, Inc.)	Largest privately supported scholarship fund for minorities in engineering. Block grants are made to participating schools; 145 schools received grants in 1985. Participating schools distribute renewable awards ranging from $250-$2,500.	Open to Black Americans, Mexican Americans, Puerto Ricans, and American Indians. (U.S. citizens or permanent residents). Must be enrolled full-time in an undergraduate engineering program at one of the participating schools, and maintain good academic standing.	NACME, Inc. 3 West 35 St. New York, NY 10001
National Achievement Scholarship Program for Outstanding Negro Students	The following awards were made in 1986: 350 scholarships of $2,000, 200 achievement scholarships averaging $500-$4,000 per year for 4 years and an an additional 125 college-sponsored scholarships.	Open to Black Americans based on junior year PSAT/NMQT test scores and evaluation of academic background and extra-curricular activities. Test Date: Late October	National Achievement Scholarship Corporation for Outstanding Negro Students One American Plaza Evanston, IL 60001 312-866-5100
National Hispanic Scholarship Fund (NHSF)	$300-$600; approximately 800 recipients annually, graduate and undergraduate.	Open to Hispanics (U.S. citizens) of Mexican, Puerto Rican, Cuban, Caribbean, Central American and South American heritage. Selection is made based on academic achievement, personal strength, leadership and financial need. Open to study any discipline, but engineering is top priority. Application period: August 5 to October 5.	National Hispanic Scholarship Fund P.O. Box 748 San Francisco, CA 94101 415-892-9971
National Merit Scholarship Program	Approximately 1,800 non-renewable National Merit scholarships of $1,000, in addition to about 1,500 corporate awards ranging from $250-$4,000 per year for four years, and $2,000 college sponsored scholarships for four years.	Open to American students who plan to earn bachelors degrees. Award is based on junior year PSAT test scores. Test Date: Late October	National Merit Scholarship Corporation One American Plaza Evanston, IL 60201 312-866-5100
National Society of Professional Engineers Scholarships and Grants	Awards range from $1,000 to full tuition and fees depending on need. Approximately 150 recipients annually.	Open to high school and college students, some awards are reserved for minorities and women. High school students planning a major in engineering may apply early their senior year. High school GPA of 3.0 during junior and senior years is required.	National Society of Professional Engineers 1420 King Street Alexandria, VA 22314 703-684-2[illegible]
RCA Scholarships	$1,000, non-renewable. Approximately 25 recipients annually.	Open to Black Americans (U.S. citizens only). Selection is made by participating college or university with consideration given to academic standing, character and financial need.	RCA Corporation Box 2132 Princeton, NJ 08540 609-734-9881

Program	Award	Requirements	Contact
The Society of Hispanic Professional Engineers (SHPE) Educational Grants Program	Awards range from $250-$1,000. In 1985-86, 76 grants were awarded.	Open to all minorities who demonstrate financial need and who are enrolled or about to enroll in an engineering program. Preference given to SHPE members, students who demonstrate high community involvement and high academic achievement.	The Society of Hispanic Professional Engineers P.O. Box 87 Los Angeles, CA 90053 213-262-9026
Society of Women Engineers Scholarships	Approximately 38 scholarships ranging from $200-$2,500.	Open to high school women already accepted into an engineering school and college women pursuing an engineering degree.	Society of Women Engineers 345 E. 47 Street New York, NY 10017 212-705-7855
Southern Regional Office/ National Scholarship Service and Fund for Negro Students Supplementary Scholarship Fund	Three (3) $500, nonrenewable scholarships are awarded annually.	Open to minorities majoring in engineering. Must be admitted to a 2 or 4 year college and take part in interview-counseling sessions. To qualify must have a high school average of "B" with some consideration given to SAT.	Southern Regional Office/ National Scholarship Service and Fund for Negro Students 965 Martin Luther King Jr. Drive, NW Atlanta, GA 30314 404-755-3990
The United Negro College Fund Scholarship (UNCF)	1,000 recipients annually. Awards range from $1,000-$2,500	Open to all. Recipients are selected by participating colleges of the UNCF. Must be high school seniors or exceptional juniors (early admission) accepted for enrollment in one of the 41 participating colleges. Must have 3.0 GPA or better and must demonstrate financial need.	The United Negro College Fund 500 East 62 Street New York, NY 10021 212-644-9712
U.S. Department of the Interior Bureau of Indian Affairs Scholarship Grant Program	100 recipients annually. Awards averaging $1,527 based on financial need. Renewable.	Open to American Indians who are one-quarter or more American Indian, Eskimo or Aleut of a tribe seved by the Bureau. Must maintain 2.0 GPA. Students majoring in engineering are top priority.	Bureau of Indian Affairs U.S. Department of the Interior 1951 Constitution Ave., NW Washington, DC 20245 202-343-7387

Graduate Scholarships and Fellowships

Program	Award	Requirements	Contact
Bureau of Indian Affairs, Higher Education Grant Program	See listing under Undergraduate Scholarships for details.		
Cooperative Research Fellowship Program for Minorities	Tuition and a monthly stipend.	Open to members of under-represented minority groups beginning graduate work in: chemistry, computer science, engineering, material science, mathematics, operation research, physics or statistics.	Dr. D.O. Reudink c/o Administrator Cooperative Research Fellowship Program for Minorities Room HL-IC 101A AT&T Bell Laboratories 101 John F. Kennedy Parkway Short Hills, NJ 07078 201-949-2079
Graduate Engineering for Minorities Fellowship Program (GEM)	Approximately 100 recipients annually. Stipend of $5,000 plus tuition and fees. Paid summer internship at one of the GEM member companies. Deadline: December 1	Open to Black Americans, Mexican Americans, Puerto Ricans and American Indians. Students must be juniors in an accredited engineering program with undergraduate records indicating ability to pursue graduate studies in engineering.	National Consortium for Graduate Degrees for Minorities in Engineering, Inc. Box 537 Notre Dame, IN 46556 219-239-7183
Hughes Aircraft Masters of Science Fellowship, The Degree of Engineer Fellowship and The Howard Hughes Doctoral Fellowship	100 fellowships awarded annually, 80 for masters degrees. Of these, 60 are work-study type that include stipend, salary, educational expenses and initial moving expenses to vicinity of Hughes plant. Twenty full study fellowships allow students to complete graduate work in one year without an employment requirement while working on degree.	Open to graduate students pursuing a degree in one of the following disciplines: aeroengineering, mechanical engineering, computer science, applied mathematics, physics or systems. Must have completed a B.S. degree with a "B" average.	Hughes Aircraft Corporate Fellowship Program Hughes Aircraft Company P.O. Box 45066 Los Angeles, CA 90045-0066 213-568-6711
The Indian Fellowship Program	See listing under Undergraduate Scholarships for details.		
NAACP/Agnes Jones Jackson Scholarship	See listing under Undergraduate Scholarships for details.		
National Chicano Council for Higher Education Science Fellowship Program (NCCHE)	Three year fellowships beginning at an average of $500 for the junior year to an average $13,000 for the first year of graduate school.	Open to Hispanic undergraduate juniors (U.S. citizens) interested in pursuing a doctoral degree and devoting their career to research and teaching at the post-secondary level. Selection based on academic achievement, clarity and soundness of career plans, research and applied experience and leadership potential. Deadline: November 8	Rafael Magallan Tomas Rivera Center 710 N. College Avenue Claremont, CA 91711 714-625-6607 or 624-9594
National Hispanic Scholarship Fund (NHSF)	See listing under Undergraduate Scholarships for details.		

Program	Award	Requirements	Contact
National Science Foundation Minority Graduate Fellowships	3-year fellowships; number of recipients varies.	Open to Black Americans, Mexican Americans, Puerto Ricans, American Indians, Native Alaskans (Eskimo or Aleut) and Native Pacific Islanders (Polynesians or Micronesians). Must be U.S. citizen. Fellowships are for study leading to master's or doctoral degrees. Deadline: November 30	National Science Foundation Minority Graduate Fellowships National Research Council 2101 Constitution Ave., NW Washington, DC 20418 202-357-9859
RCA Fellowships	Eight (8) recipients annually. Fellowship grants include payment of tuition costs, a stipend of $4,000-$5,000 and an unrestricted grant to the university department in which the fellow is studying.	Open for graduate study in electrical engineering, electronics, journalism, and physics at a college or university designated by RCA.	RCA Corporation Box 2032 Princeton, NJ 08540 609-734-9881
Zonta International Amelia Earhart Fellowship Program	For 1986-87 32 stipends of $6,000 each were awarded.	Open to women only. Must have a B.S. degree that qualifies for advanced study in aerospace, science or engineering. Deadline: January 1	Amelia Earhart Fellowship Program Zonta International 35 East Wacker Drive Chicago, IL 60601 312-346-1445

For More Information

The following materials may be found in your school library, guidance counselor's office, local public library, or college financial aid office. They may also be obtained by writing to the listed address.

A Chance to Go to College
Publications Order Office
College Entrance Examination Board
Box 592
Princeton, NJ 08540

Applying for Financial Aid
American College Testing Service
P.O. Box 168
Iowa City, IA 52243

The Black Student's Guide to Colleges
Beckham House Publishers, Inc.
Box 49, 77 Ives Street
Providence, RI 02906
$11.95

The College Blue Book: Scholarships, Fellowships, Grants and Loans 20th Edition
McMillan Publishing Co., Inc.
Front and Brown Streets
Riverside, NJ 08370
$44.00

Dependent's Education, Educational Scholarships, Loans and Financial Aid
Superintendent of Documents
Pamphlet, 352-2 HQDA
Washington, DC 20314

Engineering Science and Other Technical Options
The College Placement Council
P.O. Box 2263
Bethlehem, PA 18001
$15.00

Federal and Student Aid Programs
Committee on Labor and Public Welfare
US Senate, US Government Printing Office
Washington, DC 20402
$.40

Financial Aid for Minorities in Engineering
Garrett Park Press
Garrett Park, MD 20766
$3.00

Financial Assistance for College Students
American Council on Education
One Dupont Circle
Washington, DC 20036

Foundation Grants to Individuals
The Foundation Center
888 Seventh Avenue
New York, NY 10019

Meeting College Costs
College Entrance Examination Board
Publications Order Office
Box 2815
Princeton, NJ 08541

Need A Lift?
The American Legion Education Program
Americanism Division
Indianapolis, IN 46206

The Official College Entrance Examination Board Guide to Financial Aid for Students and Parents
College Entrance Examination Board
888 Seventh Avenue
New York, NY 10019

Scholarships, Fellowships and Loans
Bellman Printing Company
Arlington, MA 02115
$45.00

Winning Money for College: The High School Student's Guide to Scholarship Contests
Peterson's Guides
Box 2123
Princeton, NJ 08543-2123
$7.95

Your Own Financial Aid Factory: The Guide to Locating College Money
Peterson's Guides
Box 2123
Princeton, NJ 08543-2123
$7.95

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Rockwell International
Southwestern Bell Telephone Company
Stauffer Chemical Company
Tenneco Inc.

Investments of $10,000 to $24,999

The Air Products Foundation
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Burroughs Corporation*
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Consolidated Edison Company of New York, Inc.
Control Data Corporation
Diamond Shamrock Corporation
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